

Certificate Number: 00301-PR-DE-015503331

Bankruptcy Case Number: 10-11138



00301-PR-DE-015503331

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 19, 2011, at 10:32 o'clock AM EDT, GLADYS E RIVERA MONTES completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: July 19, 2011 By: /s/Diana Castano

Name: Diana Castano

Title: Certified Bankruptcy Counselor